CONSUMERS' Guide

Volume IV, No. 3 April 5, 1937

FINANCING CONSUMERS COOPERATIVELY

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Issued every two weeks by the Consumers' Counsel, Agricultural Adjustment Administration, Department of Agriculture, Washington, D. C.

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ONE type of protection which consumers of bread might work for, we suggest on page 14, is getting bakers to date their bread. That consumer demand for this practice already exists is borne out by a survey reported on in a recent issue of a bakery trade paper. Some middle-western college students asked approximately 1,000 housewives 10 questions about bread. To one of these questions, "Would you like the bread wrapper dated?", 746 housewives answered "Yes", 196 "No." . . . Close to 30 percent of the people answering the question, "Have you any criticism of bakers' bread generally?", said "Yes." "Most common criticism of bakers' products of all kinds", the report goes on to state, "was indicated by the feeling that the products do not have the best ingredients." To remedy this feeling, the report suggests, "probably the major job in advertising and selling is to stress the high quality of ingredients—a quality of ingredients not merely as good as those used in the home but better." As an alternative remedy, perhaps bakers might try showing on their wrappers the actual kind and amount of each ingredient in their loaves, and then mark consumer reaction to quality.

A STATEMENT which appeared in a recent issue of a bakers' trade paper: "The Associated Bakers of California revised wholesale prices of bread and rolls upward on February 21, with higher prices on hearth bread effective March 1. Wholesale bakers are not to solicit the trade of competitors for 30 days and in the case of hearth bread not for 60 days. Prices for pies, cakes, cookies, doughnuts, and coffee cakes are being adjusted but have not been definitely settled. Retail bakers have made a general raise of 15 percent on all their products." This little item, obscurely published, will recall to some of our readers the inquiry made by AAA's Consumers' Counsel into a threatened Nation-wide bread price increase in October 1935. At that time bakers' associations in various parts of the country were reported to be meeting to agree on higher prices to consumers. In a widely published statement to the Consumers' Counsel, the president of the American Bakers' Association stated: "The price of bread is a completely localized matter subject to widely varying factors."

CONSUMER-RETAILER collaboration continues to hold the center of interest of leaders in the National Retail Dry Goods Association which is attempting to form a Consumer Relations Committee on which the trade and consumer organizations would be represented. In writing to the trade, the chairman of this association's committee on merchandise standards argues: "No one connected with retailing or manufacturing should, and I do not know that any do, view the consumer-relations movement as an ill-conceived plan by which business secrets will be divulged to the public, which heretofore have always been sacred to business itself. On the contrary, the whole program of the consumer-relations committee simply represents an awakening to the idea that for the best interests of industry as well as the consumer, there must be some form of practical cooperation between the two, if business, and especially retailing, is to do a merchandising job in keeping with the times. . . . For a generation the retailer has claimed to be the agent for the consumer. Up to now, the consumer has actually had little to say as to that appointment, and certainly has had no part in the consideration of problems many of which to the consumer are fundamental. . . . With the consumer-relations program functioning, the retailer will become in fact as well as word 'the agent for the consumer.' The job that I see must be done by the retailer, in response to the consumer demand for actual representation in merchandising and promotion, I developed in my address. . . . This, briefly, is to learn from the consumers themselves just what they want."

TWO new consumer news sheets have come our way from New England. One, started on March 10, is issued by the Connecticut Consumers' Information Service, State Office Building, Hartford. Its first release reports on a recent test of grass seed by the State Department of Agriculture and offers consumers a list of companies whose products come nearest to measuring up to the claims on the label. This service, sponsored by the State Department of Agriculture, cooperates with an important list of organizations. Among them are the Federation of Women's Clubs, League of Women Voters, Congress of Parents and Teachers, Home Economics Association, State Grange, the Woman's Christian Temperance Union, and the Council of Congregational Christian Women—all of Connecticut.

WORCESTER County Consumers' Institute, Worcester, Mass., puts out a monthly news letter to consumers from its headquarters in the Y. W. C. A. building in that city. Recent issues told what the Federal Food and Drug Administration did in 1936, discussed State and national legislation, answered some consumer questions about eggs.

Membership in a credit union is limited to people who have a common bond of association or occupation. This is a group of employees of the Department of Agriculture who are making their weekly installment purchase of stock in their own credit union.

FINANCING CONSUMERS COOPERATIVELY

More than a quarter-million consumers, in cities and rural places, now use Federal Credit Unions as a source of cooperative credit to build up their purchasing power

VISIONS of great pillared buildings, marble floors, a wealthy board of directors—such badges of solidity may come to mind when one thinks of banks. Not as pretentious, but just as solid and well-managed are the 5,000 and more credit unions in this country—banks that are owned and operated cooperatively by consumers.

Consumers in this country have been applying the cooperative principle to the problems of banking ever since 1909, when the first credit union was established in New Hampshire. Slowly this movement grew until in 1934 it gained the recognition of the Federal Government when Congress passed the Federal Credit Union law. Since then the movement has leaped ahead at the rate of nearly 100 new credit unions a month. Their cash resources are approximately 100 million dollars.

Time was when consumers could inch along without borrowing money. Families then were more nearly self-sufficient. The pioneer family raised its own food, made its clothing, and from logs hewed its home. Little cash was needed for necessities. Times are different today. Rewards of labor come in cash, not goods, for most of us. Necessities of life are more complex. Many of them involve large cash outlays. To buy an automobile a worker's family must have time to pay or money saved up. Depressions work havoc on family pocketbooks. Even in good times, emergencies, overburdening the cash resources of families, sometimes strike hard.

Financing consumers to buy goods or lending money for emergencies is a big twentieth century business. Two types of business enterprise have developed to meet the needs of consumers. One group extends cash credit; that is, loans of money direct to the consumer. This group includes commercial, savings, and industrial banks; remedial loan societies; personal finance companies; and unlicensed lenders. Another group extends merchandise credit; that is, loans to the seller of the

A credit union is a cooperative business of the members, by the members, and for the members they are to serve. Government workers are meeting here to discuss the principles of cooperative credit before setting up their credit union.

goods. Companies of this group finance the purchase of automobiles, radios, and other goods making it possible for consumers to buy "on time."

Credit unions belong to the first group of enterprises. They are "baby banks" which provide credit to persons of small means. They are cooperative businesses, of the members, by the members, and for the members they are to serve. Because loans are made only for useful purposes, because they are made with great care and watched over by those who make them, and because the cost of doing business is cut to the bone, credit through credit unions comes relatively cheap.

Since credit unions are banks, they are subject to Federal and State regulations just as are other banks. Before a consumer group can organize a credit union it first secures the permission of the State or Federal Government to go into the banking business. Forty-one States, the District of Columbia, and the Federal Government have passed credit union laws, and issue charters for credit unions. Credit unions may be organized under Federal or State laws.

Chartering and supervision of Federal Credit Unions is entrusted to the Farm Credit Administration. There is no necessary connection, however, between farm credit and credit unions. In fact more credit unions have been organized by city than by rural groups. There are about 2,000 credit unions with Federal charters. All other credit unions, approximately 3,500, operate under State laws.

Membership in a credit union, whether Federal or State, is limited to people who have a common bond of association or occupation. Organized credit unions include the employees of business firms, teachers, students, employees of Federal, State, or city Governments, housewives or other community groups, members of a church, a fraternal organization, a cooperative. About two-thirds of all Federal Credit Unions have been organized by the employees of business enterprises.

Any seven or more people having in common some occupational or other association can organize a Federal Credit Union. The group, however, should have a potential membership of at least 80, otherwise it is unlikely that the credit union will gain a sufficiently large membership to be practical. Experience shows that approximately 80 percent of the potential membership will join eventually.

Members control and manage the credit union. If the union is organized around a business firm, it is of vital importance that the management adopt a hands-off policy. The record of 25 years of experience shows that credit unions can manage their own affairs. General direction and control of each credit union is entrusted to a board of directors consisting of not less than five members. A credit committee, usually three members, approves all applications for loans, and a supervisory committee, usually three members, periodically examines and audits the books of the credit union. The directors and committee members are elected at the annual meeting. Each member of the credit union has one vote.

Directors in turn elect officers—a president, a vice president, a treasurer, and a clerk. Oftentimes the positions of clerk and treasurer are combined into one—clerk-treasurer. The treasurer or the clerk-treasurer is the general manager of the credit union. His work is made easier by the use of standardized accounting forms. The candidate does not have to be a trained bookkeeper, but he should be willing to give much of his time and effort to the credit union. If the credit union is large, the general manager is frequently paid a small salary.

Membership application in a credit union must be made in writ-

ing to the board of directors. The application must include the endorsement of one director indicating that in his opinion the prospective member is industrious and trustworthy. The application is then voted upon by the board of directors. If approved by a majority of the directors, the applicant becomes a member on payment of a 25-cent entrance fee, and has subscribed for and paid the first installment on one share of credit union stock.

Encouragement to save is given every member. In fact, it is the primary object of credit unions. The loan feature merely provides a safe investment whereby the members themselves get the profits. A member accumulates savings in a credit union by purchasing shares of stock. Under the Federal Credit Union law shares are valued at $5, and can be bought and paid for on the installment basis. Payments on shares run as low as 25 cents a pay day. A member draws out savings by selling his shares back to the credit union.

Members in good standing are eligible for loans. Loans are made only for useful or "provident" purposes. Such a purpose is regarded as one which would be of service to the member borrower or his family—to buy furniture, clothing, coal, or for general living expenses; to pay taxes, insurance, doctor bills, tuition fees, moving bills, or to consolidate small debts.

Applications for loans are made on forms provided by the credit union. Applications state the purpose for which the money will be used. The credit committee passes on all requests. A loan is granted after this committee has made certain that the prospective borrower is a member in good standing, that the loan is for a legitimate purpose and that the borrower is not behind in any credit union payments. If the person applying for a loan is a chronic borrower or appears to be a poor money manager, frequently the credit committee offers to help the member straighten out his financial affairs, set him on his feet.

Top limits on the amounts of individual loans, secured or unsecured, are set for Federal credit unions in the Federal act. Under these provisions, loans up to $50 can be made to members without security, loans over this amount and up to $200 require security. Two hundred dollars or one-tenth of the total paid-in capital of a credit union—whichever is larger—is the maximum loan any member may be given by a Federal credit union. The limit can be set lower than this, of course, if the union itself wishes. Indeed, Farm Credit officials advise budding credit unions, whose paid-in capital has not yet reached $2,000, to fix lower limits on loans.

Headquarters of the Farm Credit Administration in Washington, D. C.

Supervising all Federal credit unions is the Farm Credit Administration in Washington, which reports the organization of 1,674 such unions in the first 2 years of operation under the Federal Credit Union Act.

Adequate security for a loan may be an assignment of shares owned by the borrowing member, the endorsement of a note by another member of the credit union who

promises to pay in case the borrower defaults, or a chattel mortgage on furniture, automobiles, or other personal property owned by the borrower.

Each credit union fixes its own rate of interest on loans. According to the Federal law, this rate cannot be more than 1 percent a month on the unpaid balance of the loan. One percent a month is the rate generally charged. No other charges are permitted. Just why credit unions have grown so rapidly is easily seen when this interest rate of 1 percent a month, or 12 percent per year, is compared to the interest rates of commercial agencies which lend money. Seventeen percent is the lowest annual interest rate charged by any of them. Thirty-six percent is much more common, and unlicensed lenders of the "loan shark" type may collect as much as 480 percent.

Borrowers repay loans in monthly installments or according to any other schedule agreed to. Loans are made for periods of from 1 week to 2 years. Loans can be repaid more rapidly than agreed upon. Since interest is charged only on the unpaid balance of the loan, it is to the borrower's advantage to repay loans as quickly as possible. Under the Federal credit union plan, a $100 loan paid back in 10 months, $10 a month, would cost the borrower not more than $5.50. If paid back in 12 monthly installments the maximum cost would be $6.50. Fines may be imposed when borrowers fail to pay an installment on a loan that is due. The fine generally amounts to one cent for each $2 overdue. In certain instances the board of directors may excuse the delinquent borrower. As a matter of fact few credit unions ever impose fines. If the installment remains unpaid for 3 months, the board of directors takes steps to collect the loan.

Earnings from loan operations may be returned to the members in the form of dividends on shares owned. Dividends are voted by the members, and the usual rate is 6 percent a year. This is a very favorable record in view of interest rates paid by other consumer saving agencies, as low as 2 percent. Before dividends are paid 20 percent of the net earnings must be set aside as a reserve against bad loans. After the credit union has built up a sizeable reserve account, the 20 percent can be lowered.

Bad loans seldom appear on the records of credit unions. Federal credit unions, during the 2 years from October 1, 1934, to September 30, 1936, loaned a total of almost $13,000,000, and had charged off as losses at the end of that period only $1,070. That represented a loss of only $1 for every $13,000 loaned. Records of credit unions operating under State laws show a similar low rate of bad loans. There are very few instances of a credit union going to the wall.

Funds of the Federal credit union are deposited in national banks, State banks, trust companies, or mutual savings banks. At its first meeting the board of directors designates the bank to be used. This bank must be insured by the Federal Deposit Insurance Corporation. Directors may invest surplus funds, left after expenses and dividends are paid and the 20 percent reserve set aside, in obligations of the Federal Government or in securities fully guaranteed by the Federal Government.

Credit unions, while they may solve the credit problems for many consumers, have one major disadvantage. Loans are made only to members and not to the public at large. Many people in the country do not belong to groups large enough to support a credit union. Membership in credit unions, however, is growing at the rate of 8,000 a week or 400,000 a year. Between 50 and 100 new credit unions are organized each month.

Their resistance to failure, however, is one of their strongest attractions to consumers with small, and often precarious, incomes. During the depression years when banks found collections extremely difficult, the average losses for all credit unions in this country were less than one-tenth of 1 percent. In the years of 1934 and 1935, the State of Illinois unions had an average of losses of four-hundredths of 1 percent. Credit unions have proved that the average small borrower is a good credit risk; that he pays his loans and pays them on time.

WHEN CONSUMERS BANK FOR THEMSELVES

A two-year record

The first Federal credit union was organized on October 1, 1934. Two years later, on September 30, 1936, Federal credit unions had rung up this record:

Number of credit unions	1,674
Number of members	252,176
Paid-in capital	$6,448,815
Number of loans made to members	201,768
Value of loans (2 years)	$12,992,880
Loans outstanding, September 30, 1936	$5,511,398
Transferred to reserves (for bad loans)	$85,134
Losses charged off	$1,070

BACKYARD GARDENS

Where pennies count and well-balanced diets are difficult to get, backyard gardens may be a solution. . . . But before deciding whether to grow or not to grow your own vegetables, costs should be stacked against advantages

Well-planned backyard gardens can add to the family's vegetable supply.

VEGETABLES each day may not keep the doctor away, but the lack of them might bring the doctor calling. Bodies, big and little, need their vitamins and minerals, and vegetables are one of the best sources. Every diet for young and old should include its quota of garden products.

How to get the quota they need is a problem for many families with pinched pockets. For most, the corner grocery or market with its stocks of commercially produced vegetables will usually be the more economical source of supplies. For others who cannot stretch the family purse to cover purchases of adequate supplies from this source, a patch of backyard may be the cheaper route to a better diet. Where cultivating the backyard means the difference between doing without and having these essential foods, it's a wise gardener who plans carefully in advance.

A family of five, according to estimates of the Bureau of Home Economics of the Department of Agriculture, consisting of two moderately active adults, two boys aged about 9 and 14, and a girl aged about 12, can have an adequate diet at a minimum cost, if its weekly market order includes—besides a specified amount of milk, eggs, meat, cereals, fats, and sugars—14 pounds of potatoes, 5 pounds of tomatoes and citrus fruits, 9 pounds of leafy, green, and yellow vegetables, 2½ pounds of dried beans and peas, peanut butter and nuts, 2 pounds of dried fruits, and 10 pounds of other vegetables and fruits.

One-fourth of an acre or thereabouts is necessary to supply these vegetable needs. City backyards are seldom more than 30 by 60 feet, most of them are much smaller, but careful planning and a selection of vegetables that yield a large crop on a small space can be made to act as a leaven on the family budget, especially during the summer months.

Many vegetables are easy to cultivate and will grow as well under amateur as under professional attention. If weeds flourish in a backyard, then rows of lettuce, beans, and radishes will, too, for healthy weeds are an indication that the soil is good and with a little preparation can be turned into the family's salad bowl.

Initial investment for a backyard garden is small. A spade or spading fork, a hoe, a steel rake, and line with two stakes fastened to it are all the equipment that is really needed. The amount of fertilizer required is dependent upon the natural condition of the soil. If the garden is about 30 by 60 feet, about a ton of stable manure can be spaded into the soil each year. But if the soil has never been worked before and is especially heavy and wanting in organic matter, then a larger amount of fertilizer may be needed at the beginning. In cities where the manure supply is limited and difficult to secure, commercial fertilizers

may be used at the rate of 3 to 5 pounds to each 100 square feet. A high-grade garden fertilizer having a guaranteed analysis of 5 percent nitrogen, 10 percent phosphorus, and 6 percent potash will give good results. A combination of manure and commercial fertilizer usually gives best results.

Seeds are a comparatively small but important item. A 5-cent packet of lettuce seed will supply needs of this family of five. Economizing on the quality of seeds is poor business. Buy good seed. Certain diseases are carried in seeds. Best results will come from using those bred and selected for disease resistance. Therefore, read the labels and buy seeds put out by reliable firms. Seeds should not be wastefully planted, for the surplus may be used another season. Many vegetable seeds will keep from 4 to 6 years. It is best to keep them in a ventilated tin or glass container to protect them from mice. They should also be stored in a reasonably dry room.

Small gardens that are to furnish food for the dinner table require headwork as well as exercise. It is wise to draw a ground plan of the garden and face the problem of space before investing in packets of seeds with attractive pictures of blue-ribbon ears of corn and heads of cabbages. To have a continuous supply of vegetables over the summer, one should carefully consider his crop rotation.

Lettuce, radishes, spinach, bush beans, carrots, and beets are among the vegetables which can be planted twice in a season. After the first crop of spinach and lettuce, late cabbage can be grown in the same ground. A second planting of lettuce may succeed the first planting of bush beans. Likewise when the early cabbage has matured, beets and carrots may take its place in the garden.

If the garden is to furnish a portion of the daily meal, the amateur gardener should curb his natural love of experimenting and become skilled in growing a few kinds of vegetables. The size of the garden as well as the family's favorites should dictate the selection of vegetables to be grown. As a rule, not more than 10 or 12 kinds should be attempted.

Beans are an important choice for any amateur gardener who wants bounty from small space. The many varieties of bush and pole or climbing lima beans are high in food value and will flourish under a wide range of conditions. Pole or climbing lima beans can be grown on a fence or trellis covering the kitchen porch, or garage. Rows of snap beans or string beans may be planted in a garden at intervals of 2 or 3 weeks, thus providing a continuous supply over the summer months. In sections of the country where the first frost does not occur till October, bush beans may be planted as late as August 1. If the crop is bountiful, the surplus is easily canned for the winter . . . or if allowed to ripen and dry may be used for cooking in various ways. Colored dry beans rate as high in food values and flavor as white dry beans, which to date seem to have the popular vote. Another use for beans which have become too old for immediate use is to ripen and dry them for next season's seed supply.

Lettuce, basic ingredient of most salads, is well adapted to a backyard garden, as a small space will give a generous yield. Lettuce needs a very rich soil and plenty of moisture. It will grow well in a portion of the yard which is shaded part of the day, and in most sections of the country may be planted twice, in the spring and again in August. It is not easily injured by a light frost, but is very sensitive to heat. To grow head lettuce in many sections of the country it is necessary to start the plants in a hot bed or cold frame and then transplant them early in the spring. May King, Unrivaled, Big Boston, New York, and Iceberg are fine varieties for head lettuce. Early Curled Simpson and Grand Rapids are two good loose-leaf varieties.

Half ounce of seed of Swiss chard

Lima beans will grow well on a trellis or on a fence.

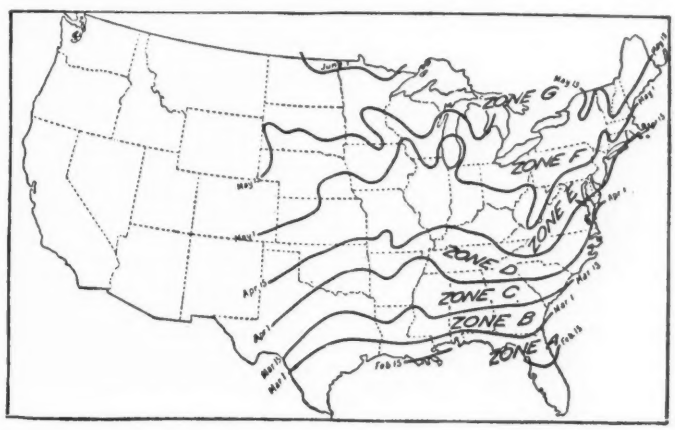
will add to the family's supply of summer greens. The variety known as Lucullus gives good results. As the housewife picks the outer leaves to use for cooked greens or in a salad, the plant goes on forming new leaves at the center and is ready to offer a fresh supply in a few days. Swiss chard should be planted in the early spring. It will withstand the heat of summer, also a light frost, and may often be used in the late fall.

Spinach can be a spring and fall crop and in southern sections of the country it can be grown throughout the winter. Its tender leaves are ready for use in 6 to 10 weeks after the seeds are planted. Longstanding and Bloomsdale Savoy are two varieties which bring good results in spring planting. For fall planting, Norfolk Savoy is a good blight-resistant variety.

Celery, like lettuce, requires a rich soil and plenty of moisture. Many city gardeners prefer to buy celery plants to set in their garden. Celery seedbeds require skillful watering, but the growing of celery is not difficult after the plants are started.

Root crops, such as beets, carrots, parsnips, salsify, turnips, and radishes are naturals for a small garden because of the abundant yield on little space. They may be planted in rows only 12 inches apart and the plants may be as close together as 3 or 4 inches. Most root crops can be planted very early in the spring and replanted later as they are not injured by a light frost.

Radishes are often the first thrill of a garden. They grow quickly and are a tempting and fresh food in the spring when fresh vegetables are still comparatively high in price. It is best to add some additional fertilizer when the seeds are sown—so the growth will be rapid. Radishes that mature too slowly have an undesirable pungent flavor. Ten to twenty feet of row should supply the needs of a family of five. One packet each of two or three varieties planted at



Outline map shows the zones based on the average date of the last killing frost in spring in the United States west to the Rockies. Owing to the varied character of the Rocky Mountains and Pacific coast region, there is too great a difference in the dates of killing frosts in the same general locality to give practical planting information in zone form. Gardeners on the Pacific coast should obtain information about planting from experienced persons in their own neighborhood.

Table below tells the earliest safe dates for planting vegetables in zones shown on map.

Crop	Zone A	Zone B	Zone C	Zone D	Zone E	Zone F	Zone G
Bean:							
Lima	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to 15	May 1 to 15	May 15 to June 1	May 15 to June 15	
Snap	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to 30	Apr. 1 to May 1	May 1 to 15	May 15 to June 1	May 15 to June 15.
Beet	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15	May 15 to June 1.
Brussels sprouts	do	do	do	do	do	do	Do.
Cabbage	Jan. 1 to Feb. 1	Jan. 15 to Feb. 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15.
Carrot	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15	May 1 to June 1.
Cauliflower	do	do	do	do	do	do	Do.
Celery	do	do	do	do	do	do	Do.
Chard, Swiss	do	do	do	do	do	do	Do.
Collard	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15		
Corn, sweet	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to May 1	Apr. 15 to May 15	May 1 to June 1	May 15 to June 15.
Cucumber	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to 15	Apr. 15 to May 1	May 1 to June 1	May 15 to June 15	June 1 to 15.
Eggplant	do	do	do	do	do	do	
Kale	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15.
Kohlrabi	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to May 1	May 1 to 15	May 15 to June 1.
Lettuce:							
Head	do	do	do	Mar. 15 to Apr. 15	do	do	Do.
Leaf	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15.
Melon	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to 15	Apr. 15 to May 1	May 1 to June 1	June 1 to 15	
Okra, or gumbo	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to 30	do	May 1 to 15	May 15 to June 1	
Onion sets	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 1 to May 1	May 1 to 15
Parsley	Feb. 1 to 15	Feb. 1 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to May 1	May 1 to 15	May 15 to June 1.
Parsnip	do	do	do	do	do	do	Do
Pea:							
Smooth	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to June 1.
Wrinkled	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 1	do	May 1 to 15	May 15 to June 1
Pepper	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to 15	Apr. 15 to May 1	May 1 to June 1	June 1 to 15	
Potato	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to June 1.
Pumpkin	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to 15	Apr. 15 to May 1	May 1 to June 1	June 1 to 15	
Radish	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15
Salsify	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15	May 15 to June 1.
Spinach	do	do	do	Mar. 1 to Apr. 1	Mar. 15 to Apr. 15	Apr. 15 to May 15	Do.
Squash	Mar. 1 to 15	Mar. 15 to Apr. 1	Apr. 1 to 15	Apr. 15 to May 1	May 1 to June 1	June 1 to 15	
Sweetpotato	do	do	do	do	do	do	
Tomato	do	do	do	do	do	May 15 to June 15	June 1 to 15.
Turnip	Jan. 1 to Feb. 1	Feb. 1 to 15	Feb. 15 to Mar. 1	Mar. 1 to 15	Mar. 15 to Apr. 15	Apr. 15 to May 1	May 1 to 15.

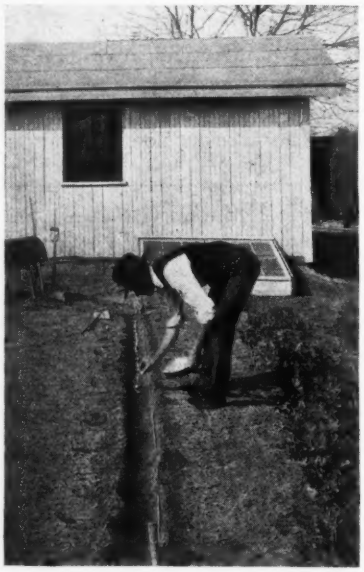
about the same time will come to maturity at intervals, and will supply the dinner table for a period of 4 or 5 weeks. The mild, small French Breakfast and Scarlet Globe varieties are sometimes ready in 20 days after planting. For the second planting, or summer radish, White Icicle, Lady Finger, White Strasburg, Long Scarlet Short Top, and Cincinnati Market are some of the favorites.

One-fourth ounce of carrot seed is ample for two plantings, one in early spring and another in late fall. Carrot seeds should be planted rather thickly, as many as 30 to 40 to a foot, but the seedlings must be thinned. The secret of getting a good yield of carrots which are rated high in food and vitamin values is to thin the plants to about six or eight to a foot. The first baby carrots that are pulled are equally as delicious as the later ones. The second planting of carrots may stay in the ground after the first frost of autumn. They may be stored in moist sand in a cool cellar for winter use. Popular varieties of carrots are Chantenay, Early Scarlet Horn, Danvers, Half Long, and Coreless.

Beets are another valuable root crop. Like carrots, a second late planting will supply a family in late summer and may give them a surplus for winter use. The young tender leaves of the first plants, pulled in thinning the rows, make delicious greens. Crosby's Egyptian and Detroit Dark Red are good varieties for home gardens.

Parsnips require more time to mature than many other vegetables. Only in the South may they be planted both in the spring and in August or September. They should never be sown until the ground is fairly warm and then only fresh seeds should be used, as parsnip seeds are quick to lose their vitality. However, a 10-cent packet of seed, or about an eighth of an ounce, will furnish an ample supply for the average family. In the winter months, parsnips may be stored in the cellar or left in the ground until used. Freezing or cold storage improves their quality. Hollow Crown and Guernsey are two good varieties.

Salsify, primarily a northern crop often known as oysterplant, may also be dug in the late fall and stored for the winter, or like parsnips may be left in the ground during the winter. The Sandwich Island is the best known variety.



In planting onion sets, place every bulb with the root end downward.

Thinnings of turnip plants like those of beets make good greens, and like many other root crops turnips may be saved for winter use. Care should be taken to pull them before the cold weather, however, as their keeping qualities are injured if they are allowed to freeze. In the northern States, turnips are usually sown late in July for an autumn crop, though in the southern States they are often planted in the early spring and sometimes again in September. The Purple-Top-Strap-Leaved and White Globe are the leading varieties.

Cabbage, heady with vitamins and mineral salts, is also an easy vegetable to grow. In many sections of the country, gardeners can plant both an early and late crop to be used in the winter. In northern sections of the country, plants for early crops should be started indoors or southern grown plants should be purchased. Jersey Wakefield and Charleston Wakefield are usually considered best for early planting. Late Flat Dutch, All Seasons, or Danish Ballhead are considered good varieties for fall use. Good seed is especially important, and in regions where cabbage yellows disease is prevalent, resistant varieties originated mostly in Wisconsin should be used.

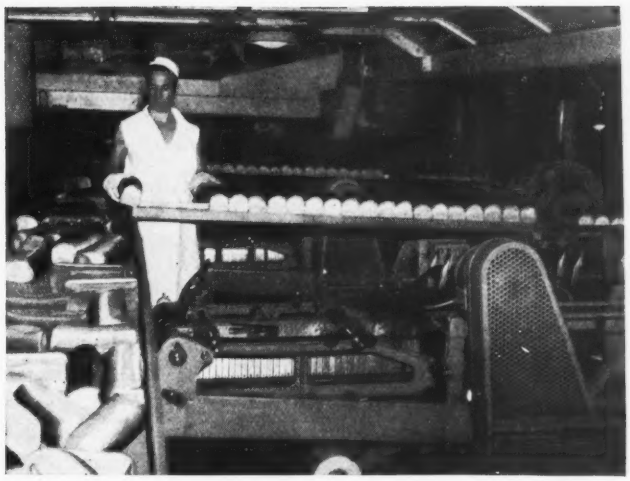
Cauliflower, broccoli, kale, collards, Brussels sprouts, and kohlrabi are all part of the cabbage family. Some are more difficult to grow than others, but they will all flourish in almost any region of the country. In planting any member of the cabbage family, however, the soil should have plenty of plant food so that their growth will be rapid and their leaves tender.

Onions, like radishes, may be among the first products of a garden as they may be planted as early as the ground can be worked. Most home gardeners buy onion sets to plant rather than grow their crop from seed. Onions require a very rich soil and during the growing period best results are obtained if they have an added dressing of fertilizer. A family of five, with a taste for onions, can easily use 1 or 2 quarts of onion sets in the early planting. Prizetaker, Yellowglobe, Red Weatherfield, and Japanese are well-known varieties. Onion sets are not always sold under variety names but are classed as white, brown, red, and yellow. Green

[Concluded on page 23]

BREAD FACTS For Consumers

A primer for buyers of the most common staple of poor and rich diets



Last process before wrapping, in many bakeries, is slicing. For consumers sliced bread has its disadvantages as well as advantages.

A 10-CENT bunch of carrots usually gets closer scrutiny before it goes into the family market basket than a 10-cent loaf of bread, yet with most families bread is a major item in the family food budget and must be bought every market day.

If bread buying is to be conducted in any but a haphazard fashion, consumers must know the answers to such questions as these: "What goes into bread?" "What is its nutritional value?" "Why is bread weight important?" "What are the characteristics of good bread?" Answers, culled from the various food experts in the Government, are marshaled here.

What goes into bread?

FLOUR makes up about 57 percent of the weight of a loaf. Some four-fifths of the bread bought by the American public is made of white flour, most of which is bleached or aged by artificial means. Storing for a period before using formerly was the method employed to mature and whiten flour. Millers now accomplish the same results and reduce storage expenses by bleaching the flour with chemical agents such as nitrogen peroxide, nitrogen trichloride, benzoyl peroxide, or chlorine.

Difference of opinion exists as to whether or not bleaching affects the nutritive value of flour. The position of the Food and Drug Administration is that, provided the added chemicals cannot be shown to be harmful or to injure the quality or conceal inferiority, bleaching is not a violation of the Food and Drugs Act. This Administration requires, however, that all bleached flour be marked as such. Very occasionally housewives who do their own baking can find unbleached flour. A few bakers also use it.

Two other kinds of flour most widely used are whole wheat and rye. The flour constituent of bread labeled as whole wheat or graham and sold in interstate commerce must, under Federal Food and Drug regulations, be composed entirely of whole-wheat flour. The usual loaf of rye bread is a mixture of rye and wheat flours, with sometimes more than half wheat. Only a small amount of bread, known as pumpernickel, is made of 100-percent rye flour or meal.

Other starchy substances, such as corn starch or the starch from potatoes, barley, rice, or oats, are sometimes incorporated in bread, corn starch being the one most commonly used. The Federal standard specifies that bread must not contain over 3 percent by weight of these products.

Next important ingredient in bread is liquid. The liquid in most commercial bread is part water and part milk, the proportion of each varying with the formula. In French and Vienna bread only water is used, while standard milk bread must be made with milk or with milk solids and water in the proportions normal to milk. Bakers who put milk into their bread usually use powdered skim milk, both because of its cheapness and the ease with which it may be mixed with the other ingredients. It is a wholesome product which contains all the food virtues of liquid skim milk except Vitamin C. Like liquid skim milk, it lacks the fat and Vitamin A of whole milk.

Yeast, sweetening, and shortening complete the principal ingredients of bread. Sweetening, when present, may be either sugar or malt, or a combination of both. It is difficult to know what shortenings are used in most breads, because bakers guard their formulas carefully, but lard or a cottonseed oil shortening are probably the choice of most. The kind of shortening, unless it is butter, is of little importance nutritionally. But-

ter has more Vitamin A than lard or vegetable shortening.

Ingredients described so far have a familiar sound to home bakers. Most commercial bakers' bread, however, contains some substances which are quite foreign to a housewife, skilled though she may be in the art of breadmaking. Among these are "bread improvers." Bread improvers when added to dough increase the facility of the flour for absorbing moisture, making it possible to obtain more loaves from a barrel of flour. It is claimed for some "improvers" that they will increase the number of loaves as much as 10 percent, as well as improve the flavor and texture of the bread. Most "bread improvers" are patented products so it is impossible to know their composition. Some European countries prohibit their use. Those so-called "bread improvers" which act solely as yeast nutrients are permitted in the Food and Drug Administration definition and standard for white bread.

Yeast foods, or yeast extenders, are also sometimes called bread improvers. These are substances which increase the activity of yeast, hastening the process of fermentation, thus enabling the baker to use less yeast. The Federal Food and Drug Administration has never pronounced an opinion on the advisability of the use of yeast foods and is reserving judgment for future consideration.

What is the food value of bread?

Four most important considerations in evaluating the nutritive qualities of a foodstuff are vitamin content, mineral content, protein value, and calorie value.

White bread is a poor source of vitamins. Most of the vitamins in a kernel of wheat reside in the wheat germ and the bran, which are removed in making white flour. Removal of these parts of the kernel increases the keeping qualities of the flour but greatly reduces the vitamin content. Wheat germ is an excellent source of Vitamins B and G.

White bread is low in calcium and iron, two of the most important minerals to consider in selecting a well-balanced diet. Most of the minerals in wheat reside in the bran coating and in the germ. Whole-wheat bread is a good source of iron but is still on the minus side for calcium.

Bread, either white or whole wheat, supplies some protein. It is not an especially rich source, and the protein is not of the highest quality nutritionally. But because bread is eaten in relatively large amounts, it makes an important contribution to the protein requirements of the body.

As a source of calories, bread ranks high. One ordinary slice provides fifty calories or more. Weight for weight, whole-wheat bread is very similar to white bread in calorie value. A food of high caloric value supplies the body with the energy required for muscular activity, and for this reason bread and other cereal products have an important place in the diet of active children and those doing physical work. The important point is that bread provides this energy at a comparatively low cost.

Milk steps up the vitamin, mineral (especially calcium), and protein content of bread. Milk breads are therefore more nutritious. Since cost of dry skim milk is small, its addition should not be made the excuse for a premium price for the bread.

Most nutritionists agree that people who cannot afford adequate amounts of fruits, vegetables, milk, and eggs—foods rich in vitamins and minerals but, unfortunately, comparatively expensive—had best

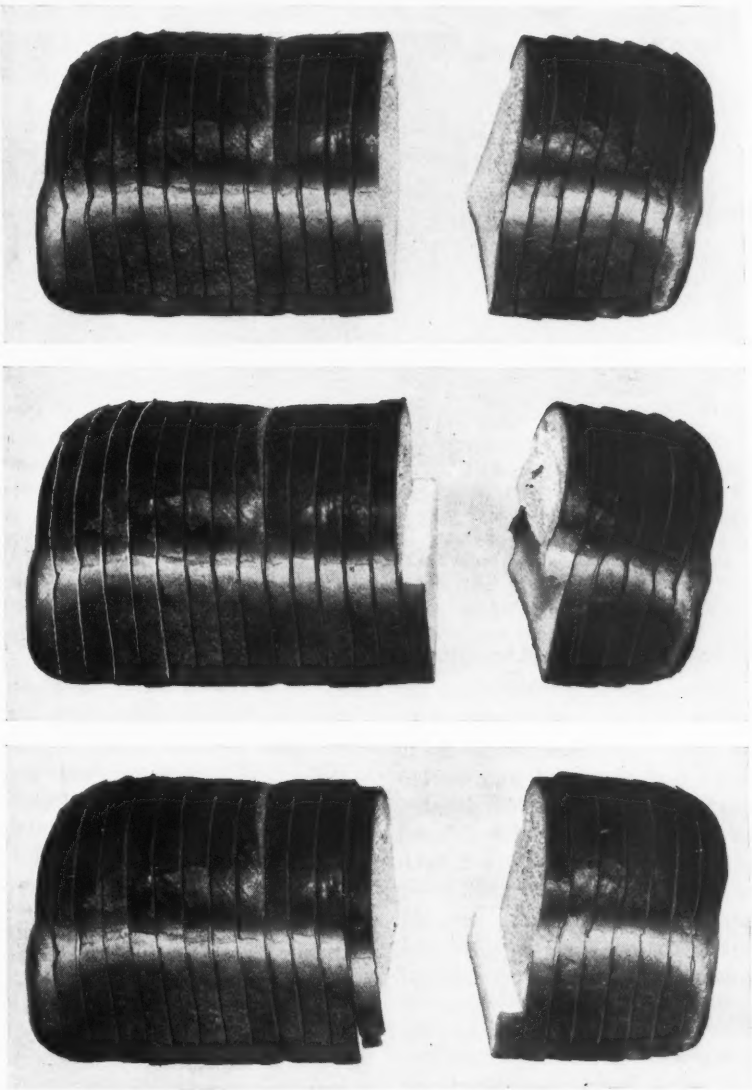
All bread sold in interstate commerce, and much that is sold intrastate, must be marked with its weight. Wise consumers check this information carefully because size is not always an indication of weight. These loaves all weighed one pound.

include a good proportion of whole-grain cereal products. Others who can afford to include in their diet adequate amounts of these mineral- and vitamin-rich foods may select that bread which appeals most to their taste.

Why is bread weight important?

CONSUMERS who watch their pennies buy bread by weight. By fermenting the dough excessively, a baker can make a large loaf which weighs several ounces less than a smaller, less aerated one. The difference of 2 or 3 ounces in a loaf of bread may seem like a trivial concern, but the housewife who purchases daily two 14-ounce loaves, instead of pound loaves selling at the same price, will have cheated herself by the end of a year of approximately 91 pounds of bread. A decrease in weight often passes unnoticed, though the results on the pocketbook are the same as a rise in price.

Some States have passed laws touching on the weight of bread. These laws are, in general, of two kinds: (1) Those requiring that only loaves of certain specified weights be sold (for example, ½ pound, ¾ pound, 1 pound, 1½ pounds, and 2 pounds); and (2) those requiring that bread be labeled with its weight. Seventeen States have laws of the first type.[1] Seven States require that bread be labeled with its weight.[2] New Jersey requires that all bread must be sold by weight, and this weight must be specified if the consumer requires it. Pennsylvania has a somewhat similar law which specifies, in addition, that scales must be provided at all selling points. Seven States delegate the matter of bread weights entirely to the city councils.[3] Fifteen States are entirely without bread-weight laws.[4]



The slices of bread on the right hand of each of these loaves represent the part that ingredients cost in the price consumers pay for bread. On the basis of the average retail price of a pound loaf of white bread, and of the kind and amount of ingredients used in making a typical loaf, the right-hand 7 slices in the top loaf represent the cost of ingredients and the left-hand 13 slices represent the costs and profits of bakers and distributors in 1929; 5½ slices represent ingredient costs in 1932. These costs had increased in 1936, when 7.2 slices represent their share in the total cost of the average pound loaf.

[1] Arizona, California, Connecticut, Delaware, Idaho, Kansas, Massachusetts, Montana, Nebraska, Nevada, New York, North Dakota, Oregon, South Dakota, Texas, Washington, and Wisconsin. The District of Columbia also has a law of this nature. Some of these States require that if loaves of other weights than those specified are sold, the weight must be marked on the wrapper.

[2] Alabama, Indiana, Iowa, Louisiana, Minnesota, Ohio, and Virginia.

[3] Colorado, Florida, Illinois, Kentucky, Missouri, New Mexico, and Rhode Island.

[4] Arkansas, Georgia, Maine, Maryland, Michigan, Mississippi, New Hampshire, North Carolina, Oklahoma, South Carolina, Tennessee, Utah, Vermont, West Virginia, and Wyoming.

To the left and right are scenes in the laboratories of the Food and Drug Administration where an expert is performing a test (left) on the amount of bran present in a loaf of whole-wheat bread, and another (right) on so-called "laxative health bread" which the Administration classes as an adulterated form of bread. In the center, a scientist in the Bureau of Chemistry and Soils is removing from the oven some loaves of bread made with flour which has been offered for sale to a Government institution. Before the flour is purchased by the Government, it is tested to see whether it measures up to specification.

What are the characteristics of good bread?

QUALITY of bread is determined by the ingredients used, the way in which they are mixed, and the fermenting and baking of the dough—all things which vary with different bakers and about which it is difficult or impossible for the consumer to get information. There are, however, certain characteristics to guide consumers to products of good quality:

COLOR

A slice of white bread should have a satiny luster, show no streaks, not have a greyish cast. Milk bread should have a creamier cast than ordinary white bread.

GRAIN

In white bread the grain should be even, no large holes, no streaks or extreme closeness of grain. Cell walls should be thin and elongated upward.

TEXTURE

In white bread the texture should be elastic, soft, springy.

FLAVOR

Flavor of white bread should be that of well-blended ingredients and well-baked loaf; no suggestion of sourness, yeast, mustiness, or other "off" flavors; salt enough to prevent flat taste. Graham and whole-wheat bread should have a pronounced whole-grain flavor.

LOAF

Should be oblong, symmetrical, with an evenly rounded top.

Trade practices important to consumers

WHEN breadmaking first began to be done outside of the home, two adjoining rooms, a salesroom and kitchen, constituted a bakery, and the customer was not infrequently handed bread hot from the oven. Now the bread you buy may have been baked hundreds of miles away, and the baking industry has become one whose business each year runs into millions of dollars. As the almost inevitable consequence of such tremendous growth, certain trade practices have been adopted by some members of the industry which merit scrutiny by consumers.

"Rolling" is the term used in the trade for the practice of collecting stale bread from one store and mixing it in with the fresh bread to be delivered to other stores. This practice has arisen because some companies penalize their driver-salesmen for the "stales" which they return. The most adequate protection against this practice is to have bread labeled with the date on which it was baked. Dating bread is done by some bakers.

Trade names used for bread should be questioned by the consumer. Bread shipped in interstate commerce, and so coming under the jurisdiction of the Federal Food and Drug Administration, must not be misbranded. Most State laws offer similar protection. Under such laws bakers who sell a "Butter Cream" loaf which contains neither butter nor cream, or "Honey Bread" which has no honey in it, expose themselves to legal difficulties.

Advertising of locally produced and distributed foods is seldom regu-

lated. A bread may be advertised as having exceptional nutritive value because it contains milk, butter, even eggs. Granted that these ingredients are present, the amount in one loaf may be so small as not to justify special claims made for them. In recent years some manufacturers have been selling bread containing Vitamin D. Experts are not yet agreed that adults need any more Vitamin D than they get from a well-balanced diet. A useful consumer protection would be the printing of the ingredients and the amount of each on the wrapper of every loaf.

Slicing bread does not come in the same category as the other trade practices mentioned, but it will do no harm for the consumer to look at this practice somewhat critically. Sliced bread is undoubtedly a convenience, but it has its disadvantages. It dries out more quickly and is more likely to become moldy, both because a greater surface is exposed to moisture and air and because of the possibility of becoming contaminated by the slicing machine.

For sanitary reasons, almost everyone wants bread wrapped. Some recent studies are claimed to show that the pure cellulose wrappers are more desirable than some waxed papers, as they give no undesirable flavor to the bread. Some waxed papers and ink inscriptions, it is claimed, give off odors that are absorbed by the bread.

Toward more adequate consumer protection

Two kinds of protection of their bread supply are now given to consumers.

The United States Food and Drug Administration has set up a minimum standard for bread which specifies that it must not contain more than 38 percent moisture; that not more than 3 percent starchy substances other than wheat flour be used; and that the flour used in whole-wheat, entire wheat, or graham bread must be composed entirely of whole-wheat flour. This standard, as all Federal control over foods, applies only to goods shipped in interstate commerce.

Some States and municipalities have laws regulating the weight of bread loaves.

Greatest need of consumers for intelligent buying of bread, as of most other manufactured foods, is more information about the kind and amount of its ingredients.

Wrappers which tell what ingredients and how much of each were used in making a loaf would do much to help consumers become better buyers. With such labeling, those who wish to buy a whole-grain product would be assured of obtaining what they want instead of bread which possibly contains only 50 percent or less whole-grain flour. People who want the added richness in bread that comes with the use of butter and milk would know just how much of such substances they are obtaining.

People who want the added richness in bread that comes with the use of butter and milk would know just how much they were getting if wrappers told what ingredients and how much of each were used in making the loaf.

Dating bread with the day it was baked would guard the consumer against paying fresh-bread prices for stale bread. Those bakers who have dated bread up to this time have either marked the label or wrapper with the day on which it is to be sold, or with the day on which it was baked. The latter is to be preferred, for the consumer has a right to know how great a time lag there is between baking and distribution to the retailer.

Strict supervision of the sanitary conditions of bakeries should be maintained. Comments of consumers who have first-hand acquaintance with conditions in some bakeries, as well as comments in the trade press, are evidence that such supervision often does not exist, with the result that there frequently exists gross carelessness in the handling of raw materials and in keeping the plant and equipment clean.

Some States have laws governing sanitary conditions in establishments handling food. In such States either the State Public Health Department or the State Food and Drug officials are responsible for supervision. Where there is no State law, supervision of sanitary conditions of food plants is left entirely to the municipalities, the city public health department being the body usually in charge of enforcing any existing law.

It is highly desirable that bread, so important in the diet of low-income groups, should be priced as low as is compatible with production of high-quality goods, fair wages for labor in the industry, and a legitimate profit for the manufacturers. Any comprehensive analysis of the facts which enter into the determination of bread prices would call for an extended economic discussion.

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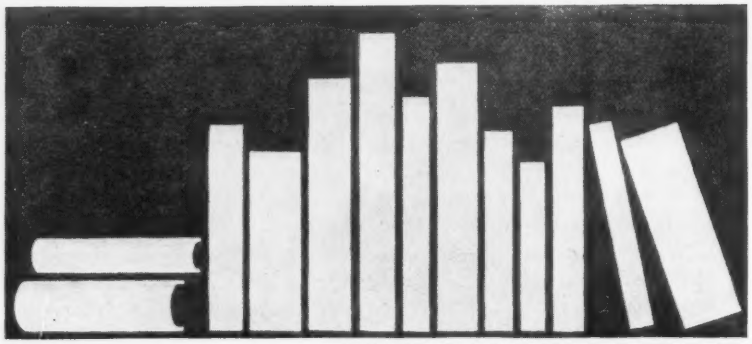

Consumers' BOOKSHELF

This reading list of bulletins on consumers' cooperation—eleventh installment of our bibliography for students of consumer problems—includes only materials published by the Federal Government or by State Emergency Relief Administrations

GENERAL—FEDERAL

ARE PRICE TAGS ENOUGH? by D. E. Montgomery, Consumers' Counsel. CONSUMERS' GUIDE, Vol. III, No. 22, November 30, 1936, pp. 3–6, 21–23. Reprint available from: Consumers' Counsel Division, Agricultural Adjustment Administration. Free.

ARE WE ALL CONSUMERS? by D. E. Montgomery, Consumers' Counsel. February 1937, 10 pp., mimeographed. Address: Consumers' Counsel Division, Agricultural Adjustment Administration, Washington, D. C. Free. In this address, given before the Rhode Island Agricultural Conference, Mr. Montgomery puts some challenging questions to cooperators.

COOPERATIVE SYSTEMS OF SCANDINAVIA AND BALTIC STATES, by A. M. Ryhn. Special Circular, No. 372. September 1936, 28 pp., mimeographed. Address: U. S. Bureau of Foreign and Domestic Commerce, Washington, D. C. 5 cents. A brief description of the cooperative movements in Denmark, Norway, Sweden, Finland, Lithuania, Estonia, and Latvia.

COOPERATIVE WORK FOR WOMEN. Undated, 22 pp., mimeographed. Address: Resettlement Administration, Washington, D. C. Free. Suggestions on and a discussion of cooperative work for women, such as organizing children's clinics, day nurseries, kindergartens, cooperative medical associations, dental associations, summer camps, and rural electrical cooperatives.

WHAT SHOULD FARMERS AIM TO ACCOMPLISH THROUGH ORGANIZATION? DS–6. December 1936, 14 pp., illustrated. Address: Extension Service, U. S. Department of Agriculture, Washington, D. C. Free. A discussion, pro and con, of the advisability of farmers organizing and participating in marketing, purchasing, electrical, credit, and health cooperative associations. One of several pamphlets issued in the 1936–37 rural discussion group program series.

The Farm Credit Administration, Washington, D. C., issues pamphlets giving general information about cooperatives. The supply of these publications is so limited that it is inadvisable to list them here. Persons having a special interest in cooperative affairs should get in touch with this agency.

GENERAL—STATE

California

HANDBOOK OF CALIFORNIA COOPERATIVES, by State Emergency Relief Administration Research Project on Consumers' Cooperatives in California. September 1935, 179 pp., charts, mimeographed. Address: California State Emergency Relief Administration, 714 South Flower Street, Los Angeles, Calif. Limited distribution available free of charge to officials of cooperative associations and students of the cooperative movement. Contains sections reviewing consumers' cooperation abroad and in the United States and has a selected bibliography on the subject. Includes data on history and present activities of consumers' cooperatives in California. Defines and gives a brief history of cooperatives by type. Material on protecting the consumer and on pseudo-cooperatives and rackets in California is included.

Minnesota

The following set of five pamphlets can be obtained by writing to the State of Minnesota, Department of Education, St. Paul, Minn.

WHAT IS CONSUMERS COOPERATION? Lesson I. Undated, 17 pp., multigraphed. Address: State of Minnesota, Department of Education, St. Paul, Minn. 10 cents, or 25 cents for series of five. The story and significance of the Rochdale pioneers from the time they

started their first cooperative store up to the present day.

CREDIT UNIONS: A STORY OF COOPERATIVE CREDIT. Lesson II. Cooperation. Undated, 16 pp., mimeographed. Address: State of Minnesota, Department of Education, St. Paul, Minn. 10 cents, or 25 cents for series of five. Treats of the history, contribution to members, and operation of credit unions. Contains questions on the text and lists additional sources of information on credit unions.

CLARKS GROVE: THE STORY OF A COOPERATIVE COMMUNITY. Lesson III. Cooperation. Undated, 14 pp., mimeographed. Address: State of Minnesota, Department of Education, St. Paul, Minn. 10 cents, or 25 cents for series of five. Many Minnesota cooperatives sprang up as a result of the inspiration afforded by the Clarks Grove Cooperative Creamery, started in 1890.

THE COOPERATIVE MOVEMENT IN SWEDEN, ITALY, AND RUSSIA. Lesson IV. Cooperation. Undated, 28 pp., charts, mimeographed. Address: State of Minnesota, Department of Education, St. Paul, Minn. 10 cents, or 25 cents for series of five. Considers briefly the history and present status of cooperatives in Sweden, Italy, and Russia. Shows how cooperatives have fared under three different types of government.

COOPERATION: A WORLD MOVEMENT. Lesson V. Cooperation. Undated, 25 pp., mimeographed. Address: State of Minnesota, Department of Education, St. Paul, Minn. 10 cents, or 25 cents for series of five. The first section of this booklet presents a concise review of the present status of cooperation throughout the world. Section 2 outlines the progress of cooperatives in the United States. Section 3 considers the cooperative movement in Minnesota.

ORGANIZATION AND MANAGEMENT

FEDERAL CREDIT UNION BY-LAWS, 1935, 15 pp., mimeographed. Address: Farm Credit Administration, Washington, D. C. Not for general distribution. Available free of charge only to credit-union officials or students of credit-union problems. A specimen copy of by-laws for credit unions. Can be adapted to local needs.

SUGGESTIONS FOR ORGANIZATION MEETING AND FIRST BOARD OF DIRECTORS' MEETING. April 1935, 4 pp., mimeographed. Address: Farm Credit Administration, Washington, D. C. Not for general distribution. Available free of charge only to credit union officials and students of credit union problems. Suggestions on how to put the credit union into operation after subscribers have received their approved organization certificate.

ORGANIZATION AND MANAGEMENT OF COOPERATIVE GASOLINE AND OIL ASSOCIATIONS (with model by-laws), by U. S. Bureau of Labor Statistics. Bulletin No. 606, Cooperation Series. 1934, 42 pp. Address: Superintendent of Documents, Washington, D. C. 5 cents. Organization suggestions based on the experience of several hundred associations handling tires and accessories, as well as petroleum products. Describes the methods of organization, operation, and business policies. Also includes a section on buying of supplies.

ORGANIZATION AND MANAGEMENT OF CONSUMERS' COOPERATIVE ASSOCIATIONS AND CLUBS (with model by-laws), by U.S. Bureau of Labor Statistics. Bulletin No. 598, Cooperation Series. July 1934, 76 pp. Address: Superintendent of Documents, Washington, D. C. 10 cents. Part 1 of "this bulletin is concerned with methods of organization for consumers' cooperative associations of all types, whether for the supply of goods or services. . . . Part 2 presents information and by-laws adaptable to the more elementary form of consumers' cooperative effort—the cooperative buying club."

ORGANIZATION AND MANAGEMENT OF COOPERATIVE HOUSING ASSOCIATIONS (with model by-laws), by U. S. Bureau of Labor Statistics. Bulletin No. 608, Cooperation Series. 1934, 40 pp. Address: Superintendent of Documents, Washington, D. C. 5 cents. Outlines methods of organizing, financing, and operating cooperative housing associations. Includes model by-laws, sample member's subscription agreement, model lease, and sample income and expense statement.

RURAL ELECTRIFICATION

COOPERATIVE SOCIETIES UNDER THE RURAL ELECTRIFICATION PROGRAM. Reprint from the *Monthly Labor Review*, Serial No. R. 422. September 1936, 4 pp. Address: Bureau of Labor Statistics, United States Department of Labor, Washington, D. C. Free. A brief account of the program and policies of the Rural Electrification Administration as they relate to rural electrical cooperatives. Lists the REA projects approved up to July 14, 1936, by type of organization.

ELECTRIC POWER ON THE FARM, edited by David Cushman Coyle, Rural Electrification Administra-

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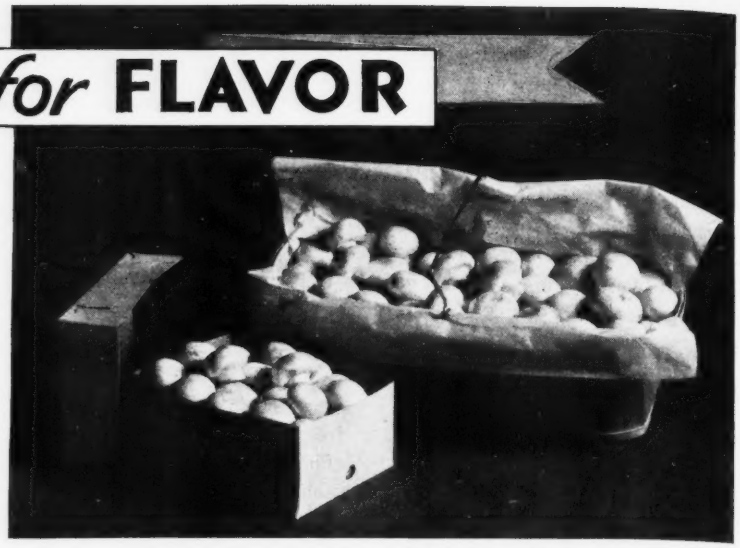
FUNGUS *for* FLAVOR

Still a frill for most consumers but an expanding business for producers, mushrooms are inching their way out of the luxury class to add flavor and variety to more moderate priced diets



Fresh mushrooms are ordinarily marketed in 3-pound baskets in the East. In the West the 1-pound paper carton is preferred.

FORGET the mushroom when charting a meal for food values. In both calories and vitamins they are rated low. But as a food accessory, as a garnish for meats, as an ingredient in soups, or chicken à la king, they come into their own. They are also delicious broiled, stuffed, or creamed.

Distinctive flavor has made these members of the fungus family a festive food since ancient times, but it was not until the latter part of the nineteenth century that the cultivation of the wild mushroom was begun in this country. At first it was considered a sideline to market gardening. Today it has become a flourishing industry which produces over 20 million pounds of mushrooms a year.

Only variety cultivated in the United States on a large scale is the "Agaricus Campestris." The white, brown, and cream cap mushrooms which we see in our grocery stores are of this type. In Europe and the Orient many other kinds of fleshy fungi are sold. In the former, it's cèpes and truffles, in the Orient the shii-take and matsu-take are popular. Dried imported mushrooms are often of these species. America's mushroom industry dries very little of the product. The majority of it is marketed fresh or canned.

Mushrooms are a highly perishable food. Quick and easy access to large city markets, rather than weather and soil conditions, dictates where mushrooms are grown. Delaware and northern Pennsylvania have three-fourths of the industry, though there are important centers in other States.

Most crops require certain types of soil. Some thrive best where there are long periods of cold, others need months of heat to come to fruition. Mushrooms will grow either in the sunlight or in the dark. The living mushroom mycelium, often called spawn, from which the edible mushroom develops is indifferent to locality provided it is bedded in the proper kind of manure in a place where the humidity and temperature are just right. Climate should be such that conditions inside a mushroom house can be controlled. For this reason culture is confined mostly to northern States. If conditions are favorable, mushrooms will flourish in cellars, caves, abandoned mines, or buildings. The use of old buildings and quarries is a matter of economy.

Today mushroom growers producing on a large scale build special insulated houses so that they can control the ventilation, temperature, and humidity. Another advantage of a special structure is that the crop may be more easily protected against disease and insect pests. The growing of mushrooms is an exacting business which requires great attention to details in preparation of the beds and care of the crop. Improperly fermented manure, poorly regulated temperatures, or humidity may cause failure. The average yield for a bed of cultivated mushrooms is 1 pound to a square foot during the lifetime of the bed, which is around 3 months.

Good spawn is essential in mushroom cultivation. Early mushroom growers made their spawn from mycelium growing naturally in the field or in piles of horse manure. Today, for the most part, they buy it in bottles from spawn makers who specialize in developing pure cultures from

germinated spores collected and grown under aseptic conditions. The germination of the spores and development into the cordlike strands of the mycelium is the first phase in the life cycle of the mushroom. Then follows the development of the mycelium underground and the growth of the edible mushroom above ground. The cycle is completed when the spores, which are found on the gills, or the platelike folds on the lower surface of the cap, are produced. It takes from 5 to 10 weeks from the time of spawning for the mushrooms to appear. When once they do appear, they grow rapidly and are pulled before the membrane or veil connecting the stem with the cap is ruptured.

Hot weather spells death to a mushroom bed, but if the temperature is artificially controlled and if refrigeration is used during the summer months, mushrooms may be produced the year around. When one bed is through producing the manure may be removed and a new bed made for a fresh crop. Good beds which are kept between 45° and 55° F. will continue to bear mushrooms for 5 or 6 months. An average bed lasts about 3 months.

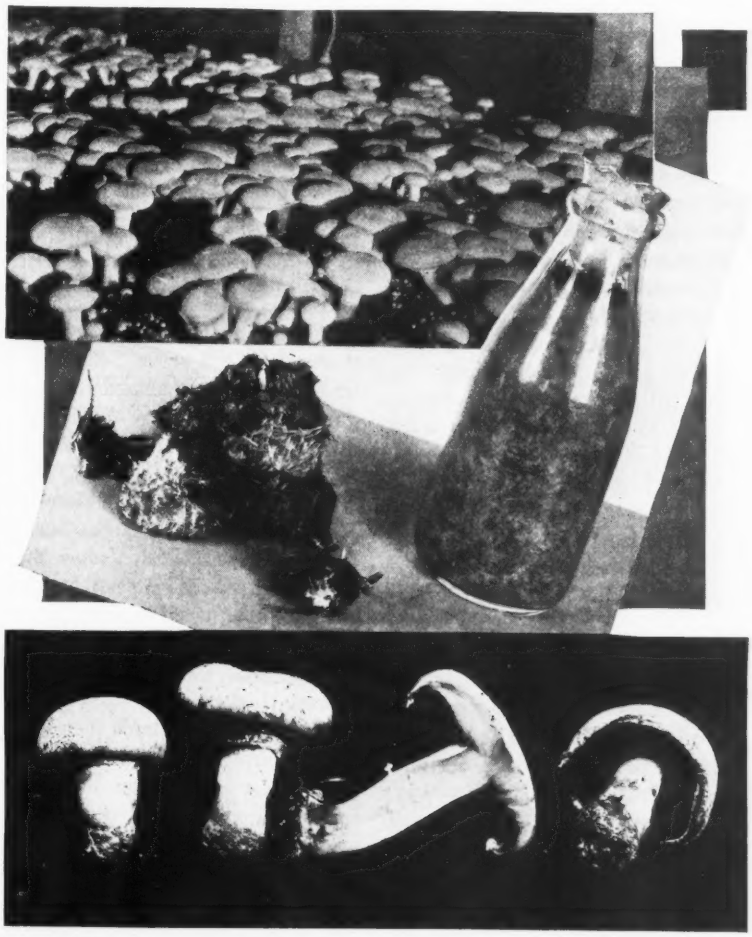
Consumers will find that mushrooms are highest in price in summer when fewer are produced. Prices also vary in different sections of the country. They are more expensive in localities removed from the growing centers. Fresh mushrooms are sold by weight, often in 3-pound baskets or in 1-pound paper cartons.

White mushrooms with wide umbrella-like caps bring the highest price. Consumers seem to favor this color over the brown or cream variety, though many mushroom connoisseurs will tell you that this is a distinction based on appearance rather than flavor. They contend that the brown cap mushroom is superior in taste. White mushrooms grow as prolifically as the other types, but they have a tendency to produce more buttons than large mushrooms. ("Buttons" are small closed mushrooms, usually less than an inch in diameter.) They also require more care in packing and shipping as they are easily bruised.

As for many another food, the Bureau of Agricultural Economics has drawn up a standard of quality for mushrooms which growers and buyers use in trading. Sometimes consumers can find a grade mark on the container in which mushrooms are marketed at retail.

"U. S. No. 1" grade mushrooms must be of the same type and color, and not less than 1 inch in diameter. They must be well formed, free from disease, open caps, insect injury, spots and damage caused by dirt. The stems must be trimmed and not exceed 1¼ inches in length. Fresh mushrooms which do not measure up to these specifications are unclassified. If the mushrooms measure up to the quality requirements of "U. S. No. 1", the containers may be marked "Small", "Medium", "Large", and "Extra Large." "Small"

[Concluded on page 22]



In buildings, mushrooms are usually grown in tiers of flat beds . . . the germination of mushroom spores results in a threadlike growth called mycelium, or spawn. Most mushroom growers buy their spawn by the bottle from firms which specialize in making a pure-culture product. . . . Mushrooms develop from the button stage, through the ring-breaking stage, to maturity.

Your Food Costs

CONSUMER food costs reached their highest level since February 1931 when the cost of all food groups except eggs moved up from February 16 to March 16. The 1.1 percent increase in the level of food costs in general during that month was due primarily to price advances in dried and fresh fruits and vegetables, and meats. Fruit and vegetable costs in general have been going up since mid-November. The recent meat price advance, however, was the first, with the exception of the temporary increase early in January, since last August.

Trend of retail food costs in general probably will continue slightly upward during May and remain above last year's level. Mostly because of the 1936 drought, supplies of many food products are smaller than a year ago. Consumers' incomes are larger.

Compared with earlier periods, food costs on March 16 were still well under pre-depression levels, but well above depression levels and last year's costs. The index on that date stood at 85.4, as against 100.0 for 1923–25 and 101.4 on March 15, 1929. At the bottom of the depression, on March 15, 1933, this index had dropped to 59.8. Costs now are 7 percent higher than a year ago.

Spring lambs are expected to arrive at markets later than usual. Supplies are estimated to be 10 percent below a year ago. Consequently prices probably will be higher than a year ago, with no seasonal decline until late June. Spring lambs are milk-fed lambs from 3 to 5 months of age. Most of the crop usually is marketed prior to the end of June.

Hog slaughter most likely will increase seasonally during late April and May, at which time fall pigs move to market in volume. Prices probably will not change much. Further improvement in consumer demand for meats is expected to offset the increase in current slaughter as well as the effect of relatively large pork and lard storage stocks. Price increases are in prospect from July to September, when small hog supplies are expected.

Beef cattle prices and retail prices are expected to advance further during the next month, with the major changes in the better grades.

Poultry prices have been going up, but they have remained below their level a year ago. Prices usually advance at this time of the year. Record size cold-storage holdings, however, have resulted in less than seasonal advances. After the peak in poultry prices is reached in May, the prospect is for smaller than seasonal price declines. High prices of feed compared with egg and poultry prices have reduced the number of hatchings, the main source of chickens marketed after May.

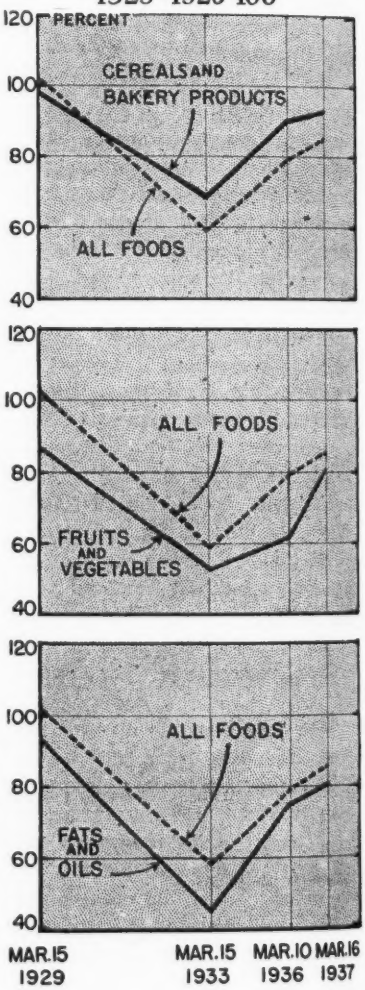
Butter production has not increased as much as it usually does at this time of the year because of relatively high feed prices. Small butter supplies and increased consumer purchasing power were the primary factors in raising retail prices 1.1 cent to 41.8 cents per pound from February 16 to March 16. Prices advanced further in March, but in early April receded to below their mid-March level.

Larger than usual decline in retail butter prices may occur from April through June. Prices probably will average higher than a year ago. Prices have not registered their usual decline during the first quarter of the year. This leaves a shorter period for the seasonal decline which occurs when cows go on pasture. Marked increase in butter production is in prospect when cows go on pasture after a winter feeding period of short rations.

Fruit prices, with the exception of strawberries, are expected to go up this spring. Strawberry shipments should increase rapidly this month, with peak marketings and lowest prices in May. The smallness of recent shipments of berries was due to frost damage that delayed maturity of the crop. Supplies from the earliest producing States are estimated at 21 percent above a year ago and the largest since 1933.

Grapefruit supplies for the remainder of the season are only

A PERSPECTIVE OF FOOD COST CHANGES
1923~1925=100



and Supplies

slightly larger than last year's. Because supplies are no larger than average (1931–35) and current prices are relatively low, the usual spring and summer price increase may be larger than usual. Indicated 1936–37 production was the largest on record. Unusually large canning operations have reduced supplies to average amount.

Orange supplies for spring marketing probably will be slightly smaller than average, and prices most likely will make their usual advance.

In the summer and fall, when extremely small supplies are expected, a sharper than seasonal increase is in prospect. California Valencia or summer oranges will start coming to market the latter part of this month. The summer crop of 14.4 million boxes is 4 million boxes less than a year ago and 29 percent below average.

Lemon production of 5.7 million boxes is 2 million boxes below a year ago and the smallest since 1924. Prices are at a relatively high level and are expected to advance seasonally.

Asparagus prices probably will decline until shipments reach their peak this month. Relatively high prices at the start of the season in March were due to unfavorable growing weather, which delayed maturity and shipment of the crop.

Lower lettuce prices are in prospect. Spring lettuce supplies are estimated at 16 percent less than a year ago, but the second largest on record. Heavy movement of the crop occurs during the first part of April from Arizona, and again during the latter part of May from California. Recent high lettuce prices were due to freeze damage in California, which sharply reduced supplies before Arizona was ready to ship.

Retail vegetable prices, with the exception of carrots and spinach, increased during the 4-week period, due primarily to unfavorable weather conditions. The new onion crop is due to start moving this month, and prices probably will go down. Because of a short crop a less than seasonal decline is expected. Seasonally lower prices are indicated for most truck crops during the next few months. However, tomato prices are not expected to decline seasonally until June and may even advance this month because of a continuation of poor weather in Florida.

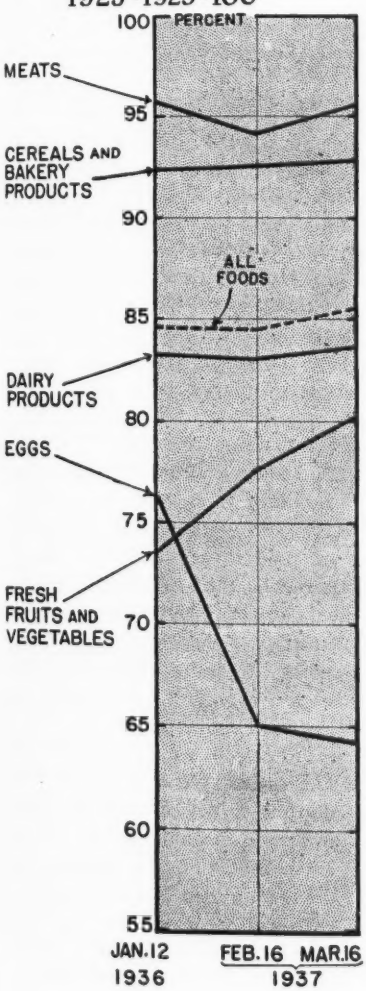
Production of vegetable canning crops probably will be larger than a year ago in view of recent high prices for canned goods. Stocks of canned corn, peas and snap beans are materially smaller than the relatively large canned stocks a year ago. Stocks of canned tomatoes appear to be only slightly smaller than last year, but material increases are reported for canned asparagus and spinach. Carry-over stocks at the end of the current marketing season probably will be smaller than a year ago. This situation has tended to strengthen prices of canned vegetables generally.

First increase in average retail white-bread prices since August 1936 occurred from February 16 to March 16. Prices advanced 0.1 cent to 8.3 cents a pound loaf, the same price as a year ago. This was the highest retail bread price since March 1936. The cost of bread ingredients, mainly flour, has been going up slowly since last November.

Potato prices are expected to move down during May. The decline is expected to begin as soon as new potato shipments attain volume. New potatoes are now coming from Florida and Texas, where production is forecast at 1.7 million bushels above last year's 2.8-million bushel crop.

First watermelons probably will be shipped from Florida late this month or early in May. Cantaloup season will commence in May with shipments from the Imperial Valley in California. Acreage planted to early cantaloups and watermelons is estimated at over 20 percent larger than a year ago.

A CLOSE UP OF FOOD COST CHANGES
1923-1925 = 100



FUNGUS FOR FLAVOR

[Concluded from page 19]

mushrooms are defined, under these standards, as under 1 inch in diameter; "medium", from 1 to 1⅝ inches; "large", 1⅝ to 3 inches; "extra large", over 3 inches.

Canners prefer buttons or small mushrooms. Button mushrooms are canned whole or sliced. Imperfect, cut, or broken portions of stems and caps are canned separately and are cheaper in price. In the tentative U. S. grades for canned mushrooms, color, symmetry, uniformity of size are the most important factors in ascertaining quality.

U. S. Grade A canned mushrooms must have the same varietal characteristics, must be practically uniform in color, size, and symmetry, with stems cut transversely so that the distance from the top of the cap to end of stem does not exceed the diameter of the cap. The mushrooms must be practically free from defects, have a firm texture and a normal mushroom flavor.

U. S. Grade C canned mushrooms must have similar varietal characteristics—but may vary somewhat in color, size, and symmetry.

U. S. Grade A and U. S. Grade C sliced mushrooms must meet the requirements of their respective grades. They must also be sliced parallel to the axis of the mushroom into slices of uniform thickness, approximating three-sixteenths of an inch, with imperfect pieces removed.

Many varieties of wild mushrooms are edible, but consumers with a yen for mushrooms should resist the temptation of gathering them for food. It is very difficult to distinguish between many of the edible and poisonous species, and a mistake may be fatal.

Cultivated mushrooms are safe mushrooms. Both the cap and the stem are good to eat. It is not necessary to peel them unless the skin is tough. Then it is best to use a glass or steel knife. Mushrooms should not be allowed to soak in water as they quickly lose their flavor.

STUDY QUESTIONS FOR THIS ISSUE

1. Who can organize a Credit Union?
2. What loans can be made by a Federal Credit Union?
3. What is the maximum interest rate Federal Credit Unions may charge on loans?
4. What is the usual dividend rate paid on shares?
5. What percentage of your family food bill goes for bread?
6. What is the law in your State regarding the weight of bread loaves and labeling of weight on bread wrappers?
7. What is the minimum standard for bread set by the United States Food and Drug Administration?
8. Would you buy more bread if—
   (*a*) the wrappers showed the kind and amount of ingredients?
   (*b*) wrappers were dated to show the day the bread was baked?
9. What is the food value of mushrooms?
10. Describe "U. S. No. 1" grade of fresh mushrooms.

BREAD FACTS FOR CONSUMERS

[Concluded from page 15]

There is one basic fact about bread costs, however, which consumers should know.

Material costs in a loaf of bread usually amount to just a little more than one-third the price consumers pay for a loaf. At the bottom of the depression, due to the ruinously low price paid to farmers for their wheat, material costs represented only about 28 percent of the retail price. Too often in the past bakers have been quick to use a rise in flour or wheat prices as justification for increasing bread prices. The price of a barrel of flour must rise about three dollars to justify, on the basis of that ingredient cost, a one-cent rise in a pound loaf of bread.

Readiness to adjust bread prices up to a rise in the cost of wheat or flour is not always counterbalanced by a corresponding readiness to adjust bread prices downward when the cost of these commodities declines. Since consumers are usually called upon to bear any increase in the cost of ingredients, they should expect to benefit by reductions in the cost of materials.

CONSUMERS' BOOKSHELF

[Concluded from page 17]

tion. 1936, 170 pp. Address: Superintendent of Documents, Washington, D. C. 25 cents. Facts about rural electrification before 1935, rural electrification abroad, the role of the Federal Government, costs, electric rates, laws promoting rural electrification, and cooperative electric distribution.

REA GUIDE. February 1936, 16 pp. Address: Rural Electrification Administration, Washington, D. C. Free. Question and answer method used in explaining the Rural Electrification Administration, its set-up, activities, projects, administration, financial methods, legal assistance, and construction problems. Contains information on electrical cooperatives.

REA POWER. October 1936, 12 pp., illustrated. Address: Rural Electrification Administration, Washington, D.C. Free. A discussion of the organization, functions, and activities of the Rural Electrification Administration. Includes a section on rural electrical cooperatives.

BACKYARD GARDENS

[Concluded from page 10]

onions may be planted as a filler in rows with other early crops, but if one wishes to use the onions only after they are fully grown, they should have a bed of their own. Also, they should not be pulled until the tops have partially ripened. Onions should be stored where it is cool and dry.

No garden would be complete without a few tomato plants. Pritchard, Break O'Day, Marglobe, Bonny Best, Stone, and Ponderosa are favorites for small gardens. The first three of these are resistant to the destructive wilt disease. For an early supply of tomatoes it is wise to start one's plants indoors or to buy them. A cigar box filled with soil makes an adequate seed bed, but as soon as the plants begin to grow, forming two or three leaves other than their seed leaves, they should be transplanted so that each plant will have at least 3 inches of space in both directions. The small tomato plants are ready for transplanting about 2 weeks after the seeds are sown, and it usually takes from 6 to 8 weeks until they are ready to be set in the garden.

Training tomato plants to stakes is recommended for a garden where space is limited.

Good results are obtained from tomato plants by pruning them to a single stem, or at most two stems, and tying them to a stake or trellis. The tomatoes ripen a trifle earlier when this method is used, and the plants are easier to cultivate. Well-cultivated plants, where the midsummer heat is not too intense, will bear throughout the season. Tomatoes are injured by frost, but if the green fruit is picked before it becomes frosted, it will ripen in a room where the temperature is about 60 degrees.

Potatoes, peas, and sweet corn may be favorite family foods, but these vegetables require considerable space. As a rule, it is not advisable to plant them in a small backyard garden. The vine group of vegetables, which includes cucumbers, summer and winter squashes, muskmelons, and watermelons, also requires room to grow, but if one has a fence or trellis, one or two of these vegetables may be trained over it.

Helpful aids to gardening are given in the following Government bulletins: *The City Home Garden,* price 5 cents; *The Farm Garden,* price 10 cents; and *The Subsistence Garden,* price 5 cents. All three may be obtained by writing to the Superintendent of Documents, Washington, D. C.

Our Point of View

The CONSUMERS' GUIDE believes that consumption is the end and purpose of production

To that end the CONSUMERS' GUIDE emphasizes the consumer's right to full and correct information on prices, quality of commodities, and on costs and efficiency of distribution. It aims to aid consumers in making wise and economical purchases by reporting changes in prices and costs of food and farm commodities. It relates these changes to developments in the agricultural and general programs of national recovery. It reports on cooperative efforts which are being made by individuals and groups of consumers to obtain the greatest possible value for their expenditures.

The producer of raw materials—the farmer—is dependent upon the consuming power of the people. Likewise, the consumer depends upon the sustained producing power of agriculture. The common interests of consumers and of agriculture far outweigh diversity of interests.

While the CONSUMERS' GUIDE makes public official data of the Departments of Agriculture, Labor, and Commerce, the point of view expressed in its pages does not necessarily reflect official policy but is a presentation of governmental and nongovernmental measures looking toward the advancement of consumers' interests.

DAYLIGHT SAVING TIME

operating in many cities, changes the hour of our national weekly consumer broadcast. Commencing with April 27, this program goes on at 4:15 eastern standard time (5:15 eastern daylight time), every Tuesday afternoon. In this program your Consumers' Counsel and an officer of the General Federation of Women's Clubs bring you useful consumer news each week.

In This Issue

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